What is Claimed Is:

1. A protective undergarment, comprising:

an outer layer of fluid-resistant material shaped to conform to the buttock and leg region of a user;

an anchor layer secured to the outer layer and having a shape conforming to that of the outer layer; and

an inner layer of fluid-resistant material with all sides folded inward and interconnected to form a pocket attached to the anchor layer.

- 2. A protective undergarment as in claim 1, wherein a base portion of the pocket is positioned on a surface of the anchor layer.
- 3. A protective undergarment as in claim 1, wherein the pocket is secured to the anchor layer by stitching.
- 4. A protective undergarment as in claim 1, wherein a surface of the anchor layer is formed with an opening conforming in shape to the shape of the pocket, only a periphery of the pocket is secured to the anchor layer and the pocket is suspended through the opening toward the outer layer.
- 5. A protective undergarment as in claim 4, wherein the periphery of the pocket is stitched to the anchor layer.
- 6. A protective undergarment as in claim 4, wherein the periphery of the pocket and anchor layer are joined at an elastic strip.

- 7. A protective undergarment as in claim 1, wherein the pocket is held to the anchor layer by a releasable fastener.
- 8. A protective undergarment as in claim 7, wherein the releasable fastener comprises a filamentary or snap fastener.
- 9. A protective undergarment as in claim 1, wherein the pocket is formed by a rectangular piece of material, the corners of which are folded inward and outer edge of the pocket covered by an elastic strip.
- 10. A protective undergarment as in claim 1, wherein the pocket is formed by a rectangular piece of material, with triangular portions near the corners of the pocket removed, adjacent sides of each triangular portion are joined together and outer edge of the pocket covered by an elastic strip.
- 11. A protective undergarment as in claim 9, wherein opposite ends of the pocket are cuffed and the elastic strip covers edges of the cuffs to establish an elasticized adjustable pocket opening.
- 12. A protective undergarment as in claim 9, wherein the pocket is held to the anchor layer by a releasable fastener.
- 13. A protective undergarment as in claim 10, wherein the pocket is held to the anchor layer by a releasable fastener.
- 14. A protective undergarment as in claim 9, wherein the pocket is held to the anchor layer by connecting pieces of material.

- 15. A protective undergarment as in 4, wherein the inner layer of material suspended through the opening forms a pocket that is wider than the opening and floats with respect the outer layer.
 - 16. A protective undergarment, comprising:
 - a first, outer layer of fluid-resistant material;

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a second layer of material having its peripheral edge attached to the first layer, having a shape conforming to that of the first layer and having a central opening;

a third layer of material attached only at its outer edge by an elastic strip to the second layer and extending beneath the opening toward the second layer, the third layer being proportioned relative to the opening such as to form a pocket beneath the second layer that is larger than the opening.